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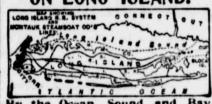
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THE BRONE AND WESTCHRSTER.

A report was published last week that a tract of a thousand lots in The Bronx belonging to the Falle estate had been bought by a syndicate of operators. The report was declared to be premature by the attorney for the estate, who, however, admitted that negotiations are pending for the sale of the property. The tract is one of the few large holdings in the borough on either fork of the rapid transit road that have not already passed into the hands of operators for de-velopment and resale in lots, and the an-nouncement that this property also is likely soon to be placed under improvement recalls attention to the peculiar real estate situation which has arisen in The Bronx and lower Westchester county since the construction

of the rapid transit road was begun. In the immediate neighborhood of the

Faile property, for example, a series of important speculative deals began with the purchase of the Hoe and Simpson tracts of eighty-six acres by the American Real Estate

Company. But as yet no construction work

of the tracts bought since the rapid transit contract was awarded beyond laying out streets and putting in city improvements—

consequence has been undertaken on any

what character the prospective housing im-provements in The Bronx are to assume some uncertainty will prevail as to the effect the rapid transit road will have on the suburban section of Westchester county. The opinion has been advanced, though not generally accepted, that the opening of the territory in The Bronx tributary to the rapid transit road will provide sites for enough housing to accommodate the city's normal growth of population for many years t come, and that the road, instead of benefiting, may possibly tend to depopulate the West-chester suburbs. Whether,or not the opinion is justified depends wholly on the level of prices that will prevail for the prospective housing improvements in The Bronx. If this level turns out to be as low as that which obtains in the Westchester suburbs then the suburbs will undoubtedly be injuriously affected: otherwise they cannot but be materially benefited by the rapid transit road. Fortunately, data are not altogether wanting for an intelligent forecast of the cost and character of the housings likely to be constructed on the direct lines of transportation. On a tract abutting on the proposed rapid transit station at Westchester and Longwood avenues George F. Johnson & Sons have built 116 brick dwellings, mostly of the twofamily type, which have been marketed at \$9,000 to \$12,500. This operation has been spread over a period of three years. In the past eighteen months fifteen houses have been erected on the adjoining Macy estate, while scattering operations have been many, especially west of the station. Large operations are confined exclusively to one and two-family houses, while individual builders preferably erect five-story flats where an unrestricted plot, particularly a corner, can be secured. On the other hand, the development companies are opposed to flats except on prospective business sites, and an area of several hundred acres, extending from Westchester avenue to the Bronx River, has been formally restricted

to one and two-family dwellings. The Johnson tract lies outside the fire limits. Nevertheless, the houses have been built of brick, for the reason that, at prevailing lot values, it is not considered economical to build of frame, and, besides brick construction tends to enhance land value more than frame construction. The prices paid for acre property in the neighborhood would probably agerage \$1,50 a lot, after deducting loss of land incident to the open-ing of streets, and the lots will probably sell at several thousand dollars when the streets are opened, graded, paved, flagged, sewered and piped for water, gas and electricity, as is the case on the Johnson tract. Much of the land along the rapid transit lines lies within the fire limits, while a considerable part of the age holdings outside the fire limits will be developed by large operators, Adirondacks and (HOTEL CHAMPLAIN excluding frame construction. There is every reason to believe that the bulk of the housing improvements along the Rapid Transit system will consist of one and two-family brick dwellings, with an increasing proportion of five-story apartments and a decreasing proportion of frame dwellings. The rising cost of land will undoubtedly in a short time put a stop altogether to frome construction within walking distance, or half a mile, of the Rapid Transit lines, for this was the result along the Third avenue elevated road

pefore the extension of the fire limits to Tremont a couple of years ago. If these conclusions are correct the mini mum cost of a house and lot within easy walking distance of direct downtown transportation will be about \$10,000, which is probably a conservative estimate, considering that brick houses are now selling at about this price largely in anticipation of rapid transit Frame houses will unquestionably continue to be built in great numbers in The Bronx, but principally outside the half-mile area or either side of the rapid transit lines. The trolley lines have extended the fields of operation for frame construction. But these fields do not come into serious competition with the Westchester suburbs, which have peculiar advantages of their own to offer. The average cost of a suburban house and lot in You kers. Mount Vernon, New Rochelle and neighboring settlement; is from \$4,000 to \$10,000 Houses built on speculation seldom exceed this price range; on country seats along the Hudson and on Long Island Sound, where expensive residences are projected, the pracchester county, therefore, the bulk of the construction is either lower or much higher than that anticipated in The Bronx along the rapid transit route, and cannot fall to be stimulated by improved transportation. Contractor McDonald has announced that it is the intention to carry the rapid transit system to the city limits But even as now laid out the rapid transit road will save the Westchester commuter not less than fifteen minutes in the journey down town from the Bailey

avenue or Grand Central Station That The Bronx and lower Westchester county will undergo a tremendous real estate development in the next few years may be inferred from the extraordinary recent and current growth of those sections. In the past decade the population of The Bronx ncreased over 127 per cent , while the rate of inrease in the Westchester suburbs was very much higher than in this city as a whole The progress of The Bronx is explained largely by the development of local manufacturing and shipping interests. Its extensive water front and railroad facilities, including two of the largest freight terminals in the country. offer exceptional advantages for manufactures and commerce in bulky commodities The gradual utilization of these advantages is attracting a large permanent labor population, while the number of suburban residents must grow in increasing ratio owing to improved downtown transportation, including the extension of the elevated road to Fordham. The vast size of the borough and its practically unlimited opportunities for local development are shown by the fact that while suburban lots may be had at a couple of hundred dollars, business sites on Tremont avenue are valued as high as \$20,000 a lot These last-mentioned values in turn are no doubt destined some day to appear small particularly if, as is proposed. Tremont avenue s extended to the Hudson River on the one hand and the Sound on the other, with a According to the F. W. Dodge Construc-

tion News Company, an unusual number of building operations is under way this year in Westchester county. Very many of the new buildings are expensive country resi-The practice is apparently growing for wealthy New Yorkers to maintain small establishments in the city, in apart-



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roads giving access to localities remote from

railroad stations. Thus, the beautiful lake region about Kensico and Armonk is being

currently improved with excellent driving

roads, and will probably soon be traversed

The bulk of the speculative building, how-

ever, is confined to the neighborhood of rail-

road stations and is comparatively inex-

pensive in character. Yonkers, Mount Vernon

New Rochelle and their environs are the

chief seats of the distinctly suburban build-

ing movement. Yonkers, with a population

of 48,000, is most densely settled on the high

ridge which overlooks the Hudson River

and extends eastward across the Nepperhan

Valley into the hills beyond. In the Nepper-

han Valley has grown up an industrial section

with large manufacturing establishments. The industrial population aids materially

in bringing public conveniences, stores, mar-

kets and the like, but is wholly segregated from the high-class residence districts. These

lle south and north of the business centre-

at and adjacent to Park Hill, Ludlow

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Heights The Park avenue and Amackassin

section is at the top of the ridge, and since

electric railways have made it easily ac-

essible from the lower levels it has grown

rapidly. From some points on Amackassin

Heights, on a clear day, one can see the white

sails of vessels on Long Island Sound in the

east, and the broad Hudson, with its con-

stantly changing panorama and the distant

Palisades in the west. Amackassin Heights is the most recently developed subdivision

of Yonkers and one of the most attractive

The drainage is perfect, street improvements are supplied, and the houses, of which balf

a hundred have recently been completed,

are artistic in design and complete in finish

and equipment The Park avenue electric

cars run from the depots and shopping district directly to the heights. At Park Hill,

another subdivision of Yonkers and one of

New York's most noted and finished suburbs.

building progress is exemplified in a new eight-story fireproof hotel with a facude of 350 feet. The settlement, 300 feet above the

Hudson, is reached from the railway station

by an Otis elevator and winding roads of easy grade. It is a strictly residential sec-

tion, without shops or business of any kind, and its clubhouse is one of the social centres

Mount Vernon is an inland town, on the

N. Y., N. H. and H. R. H. and on the New

York and Harlem division of of the New

york Central system, situated on a rolling

plateau that slopes toward the Sound plains

It has no industries of importance, but is

distinctly a residence settlement. A large

percentage of its residents are commuter

to Manhattan, and the local business is nearly

all of the class that caters to the wants and

necessities of a residential community. Here,

as in Yonkers, the better residence sections

are south and north of the trade centre, the

older section on the south; the newer and more rapidly growing in the Chestnut Hill

restrictions which tend to maintain the high

character of the place. A direct trolley

line and two railroad lines connect Mount

Vernon with New York. The trolley road

is much patronized by outing parties to

Bronx and Pelham parks, which lie between

New Rochelle on the Sound has more

the character of a summer resort and place

of summer residence than either Yonkers

or Mount Vernon. It is a wealthy place

and well kept, but its summer population

outnumbers the resident by three or four

to one. Profit has been found in building

and furnishing houses for rent for the sum-

mer. People come from far inland cities

to spend the summer with their families

Similar in character to New Rochelle are

Mamaroneck, Rye, Larchmont, and a score

of lesser settlements between New York and

Stamford, Conn. White Plains, Scarsdale

and Tuckahoe, on the New York-Harlem

road, correspond in general terms to Mount

Vernon. Their setting is essentially rural.

in a country with good roads, rugged scenery

and many picturesque and highly improved

estates. Dunwoodie, Bryn Mawr, Nepera

Park, Mount Hope, Ardsley, Elmsford and

Tarrytown Heights are smaller settlements on

the New York and Putnam road in the beauti-

ful Nepperhan Valley. A fine highway paral-

lels this road and river. Hastings, Dobbs

Ferry, Irvington and Tarrytown along the

Hudson are all residential in character with-

Throughout this region there is a building

movement of great volume. The region has

doubled its population in ten years, but has

never grown so fast as at the present time,

since the construction of the underground

transit system was begun. This will take

passengers from the Battery to the city line

in thirty-five minutes, and at the rapid transit

terminals in Yonkers and in Mount Vernon

the trolley will take up the through passen-

Real Estate News.

Holdridge & Ward have sold for the Rev. Dr. Eugene A. Hoffman to the New York Realty Corporation, the block bounded by Broadway. Eighth avenue. Fifty-seventh and Flfty-eighth streets. The price is said to have been about \$1,000.000.

The Spring estate has sold No. 121 East Thirty-sixth street, a four-story and basement brownstone dwelling, on lot 13,239.9.

The Municipal Realty Company has sold No. 4 West Sixteenth street, a four-story dwelling, on lot \$5x103.3.

L. J. Phillips & Co. have sold for Charles Rrogan to the Board of Fire Underwriters No. 83 Courtlandt avenue. The premises will be used as a fire patrol station.

Pease & Eliman have sold for the Beach estate six acres of land at Caldwell, N. J., bounded by Prospect and Bloomfield avenues and Academy road.

Heal Estate Iransfora

DOWNTOWN.

South of Fourteenth st.

Cedar st. 12), s.s. 23x35, 10x20x54, 11; Louisa C Bacon to Annie E Turiey, q c... Thompson st. 251, w s. 28, 1x75x irre; Charles Friedman to Sam Jacobs, r s \$3.75, mtge \$22,000

gers and distribute them throughout

nearby settlements.

out the industrial features of Yonkers.

the city and its thriving suburb.

district on the north.

and servants.

Property is sold under

by a trolley line from White Plains.

lot. Also, several plots along the line of the new trolley road on upper Broadway (Kingsbridge road), at bargain prices. Also, a seven story corner apartment house, fully rented and paying a big income, at a bargain, to close an estate. Also, three three-family flats with stores in best part of Harlem, all rented; will sell at a bargain. Also, three corners on Broadway at 184", and 187th sits, single lots at a bargain to quick buyer. Also, several fine plots of lots on Washington Heights at attractive prices.

M. HENRY POLSOM, 14 West 29th St.—Offers a plot of two lots in the 50s near 5th av., suitable for factory or stable; excellent situation for advertising purposes; for sale cheap. Also, a 21-foot private house in the 60s, near Broadway; rent. \$14,000; mortgage, \$85,000, at 4% per cent.; will exchange, OLSOM BROS., \$35 Broadway—Offer a three-story private house in the seed of the second private house on 39th st., near 8th av., 201452, 100; price \$13,000. Also, on 56th st., near 8th av., a three-story private house in arceline condition; hardwood trim, 16 rooms and 2 batts; price \$20,000. Also, Stuyeesant st., 3,200 square feet, facing the square; plot suitable for improvement and rented so as to show good investment; sacrifice. Also, a three-story private house on 36th st., near 2d av., full lot; will sell at your own bid 1f half reasonable. 12th st, 514 E, 25x 103.3; Charles Goldstein to Joseph Elsen, r. s. \$1.25, mtge \$25,000... 12th st, 516 E, 25x 103.3; Charles Goldstein to Francis Marx, r. s. \$2.75, mtge \$25,000... 12th st, 514-516 F, 50x 103.3; Harriet Brown-son and ano to Charles Goldstein, r. s. \$4.50, mtge \$50,000 ments or hotels, and to live the greater part of the year on estates at Yonkers, Mount Vernon, New Rochelle, Tarrytown, White EAST SIDE. East of Fifth as, between Fourteenth and 110th at parts of the county, including the interior about lakes Kensico, Byram and Wampus, William H Kelly Jr to Daniel Gaffney, r s

William H Kelly Jr W Daniel

28th st, 219 E, 25x95.9; William B M Jordan
to Max Rosenthal

91st st, centre line, 225 w 3d av, 190x ½ block;
Christopher A Buckley to Josephine Geary,
all liens, r s \$44.25.

Same property; Josephine E Geary to Damei
Gaffney, all liens, r s 802.75.

WEST SIDE. West of Fifth ar, between Fourteenth and 110th etc.)

(West of Fifth at, between Fourteenth and 110 Riverside Drive, 82, e. s., 20,3394,5320397.9;
May Meikenste to Isbel de F Colbron, r. s. 320,25, mige \$35,000

37th st., so, 500 w. hours, so, 125,258.9; Charles L. Ritsmann to Frieda Hart, mige \$8,000
7th av., 526 and 530, w. s. 32,367; Sarah E Holland to Mary A Early, mige \$16,000
35th st., 65 W. 17,698.9; Jefferson M. Levy to James C Parrish, r. s. \$5,75, mige \$25,000
52d st., 527 W; 136th st., 631,655 E., 50x100;
53th st., 63 w. 17,600 W; 136th st., 24,1129.6, 5; 537 F; Fanny Horowitz to Julia Moore.
52th st., sw. cor Columbus av., 25x100.5; Ruth Livingston to Thomas O'Reilly, r. s. \$35,75 HARLEM.

(Manhattan Island, north of 110th at.) (Manhattan Island, north of 110th st.)
Park av. 1810, w s. 18.9x90; Herman Aaron
to James W Pringle, r s 3100, mige 37, 500
Same property: Alice M Strauss to same,
r s 37.75.
Park av. w s. 25.6 s 125th st. 18.10x00; Owen
E Abraham to James W Pringle, r s 33.25
133d st. 155 W. 25x99.11; Anpollonia Lahr
to Goldie Jackowitz, mige 221, 500.
128th st. n s. 133.4 e 7th av. 16.8x99.11; Hattile A Campbell to Walter F Seaman, r s 32,
mige 311,000
THE BRONX.
Cauldwell av. 907, w s. 18x100; Walker Sea-

mige \$11,000

THE BRONX.

Cauldwell av. 907, w. s. 18x100; Walker Seaman to Minnie K. Weber, r. s. 50 cts, mige \$5,700

Belmont st, n. w. cor Topping st or av. 95x100;
Bernard B. Steinbrink to Marie Elemann, r. s. \$3,500, mige \$5,500

163d st, s. e. cor Jackson av. 25x72; Walter Seaman to Hattle A. Campbell, r. s. \$2, mige \$14,000.

Crotona Park East, s. s. 116 e. Suburban pl. 10x130,9x19x130,1; Elizabeth Ehriardt to Jenny Cockburn, mige, \$4,000.

Avenue E. n. w. cor 10th st, 108x205, Union-port; Charles T. Simpson to Frank Gass. Chamberling av. e. s. 125,3 n. Oakland pl. 25x102.6x25x99.11, with land in front; Charles Ast to Charles Berg, r. s. 75 cts, mige \$3,750.

Lot 79, map Metropolitan Real Estate Association, Fordham Ridge opposite Jerome Park; Joseph A. Dean et al exist and trusiees to Edward J. McCabe.

Creston av. s. e. s. pert lot 102, map Prospect Hill estate, 25x120; Bella Peterson and ano to Bennett Childs, mige \$1,450.

Lot 29s, 310, 311, 316, 317, 319, 320, 326, 326, 335, 326, 377, 401, 410, 410, 445, 449, 337, s. § 101 300, map Arden property; Henry M. Powell, referee, to Mary E. Gugel, r. \$\$1.25

Recorded Leases.

5th st. 704 E. Julius ! Livingston to Julius Sokal, 3 yrs, from March 1, 1900. Ridge st. 46-46; the Seventh Presbyterian Chirch of Jesus Christ to Frank E Mitchell, 13 7-12 yrs. Church of Jesus Christ to Frank E Miloneli, 13 7-12 yes.
Willis av, 357; Ellen Bannister to Emil Rothe-child, 3 yrs.
Grand 8t, 412; William B Hobley, trustee, to Solomon E Waisal et al, 10 yrs.
55th 8t, 212-214 E; Musical Protective Union to Dorner Bros, 3 yrs.
71st 8t, 140 W; Jacob Mayers to George W Boskowitz, 5 yrs.

Recorded Mortgages. DOWNTOWN.

(South of Fourteenth st.) [Where no interest is stated, read 5 per cent.]
Greenwich av. s w cor Cedar 81: Greenwich st.
66, w s; Washington st. 57. Annie E Turley
to Charles H Phelps. trustee. 3 yrs. 4 per
cent.
Forsyth st. 5: Eva Jacobs to Thomas P Kelly. 4 % per cent Thompson st. 231, w s. Sam Jacobs to Charles Friedman, installs, 6 per cent 12ta st. 514 E. Joseph Elsen to Banned Friend, installs, 6 per cent.
Installs, 6 per cent.
It is, 516 E; Frances Marx to Gustav J.
Hanse, 2 yrs, 6 per cent.
Cherry st, ne cor Jackson st; Peter Niemann
to William Kohlmeter, demand.
2d st, ns, 72.9 w Avenue C; 2d st, 255, adjoining

Above: Samuel Gross and ano to Kalser Franz Joseph Lodge, No. 3, 1 O B A, se-cures indemnity 

WEST SIDE. (West of Fifth ar. between Fourteenth and 110th sta. Oth av. 639. ws. 25.1x100: George Kern to the East River Savings Institution. 5 yrs. 4 per cent. Columbusav, sweer 69th st; Thomas O'Reilly to Ruth Livingston. 5 yrs. 4 per cent. 22d st. 410 W; 224 st. 420 W; 20th st. 352 W; Emma W Starbuck to Charles H Sprague, 1 yr. 6 per cent. Emma W Starbuck to Charles H Sprague,
1 yr, 6 per cent.
57th st. 429 W; J Henry Dutting to Georgiana
C Stone, 5 yrs, 4 per cent.
7th av, 528-530, w s; Mary A Earley to Title
Guarantee and Trust Co, 1 yr, 4 y per cent.
35th st. 43-49 W; Robert H Spalding to the
Metropolitan Life Insurance Co, 1 yr, 6 per
cent.

HARLEM. (Manhattan Island, north of 110th at.) (Manhattan Island, north of 1102 st)
154th st, n s, 325 e 5th av; George A Stimpson to the General Synod of the Reformed Church in America. 2 yrs.
Riverside av, s e cor 129th st; also 12th av, s w cor 129th st, with land under water; s w cor 129th st, with land under water; Hugh P Tiernan to Elsie C Tiemann, 3 yrs.
11th st, 317 E; Dominick Milano to American Mortgage Co, 3 yrs, 4 per cent
132d st, 43 W; Ernest Califano to Simon Adler and ano, 3 mths, 6 per cent

(Borough of The Brons.)

Webster av. w s. 158 n 168th st: Adolph Wexler to John C Barr, 1 yr, 6 per cent.

Webster av. w s. 152 n 168th st; same to same, 1 yr, 6 per cent.

Grand av. se cor Evellyn pl; Mary A McCormick to A B DeWitt, 3 yrs.

Prospect av. e s. 397.6 n 167th st: Stebbins av. w s. 370.4 n 167th st: John O'Leary to Peter McGinn, 1 yr, 6 per cent.

Prospect av. e s. 397.6 n 167th st: same to Michael F O'Nell, 1 yr, 6 per cent.

Prospect av. e s. 375 n 167th st: same to Edward G Prince, demand, 6 per cent.

Lot 32, map partition heirs Cornell Ferris: George P Baisley and ano to Gustav Gebert and ano, 3 yrs.

183d st, se cor Jackson av: Hattle A Campbell to Enoch C Bell, due Sept 18, 1903, 4's per cent. gold.

Locust av. s w cor 141st st; Granville Gibbon to Dolar Savings Bank, 1 yr, 5 per cent. god. (Borough of The Brons.) to Do lar Savings Bank, 1 yr, 5 per cent god de Cauldwell av, 907, w s. Walter Seaman to E C Bell, prior mige \$5,000. Belmont st, n w cor Topping: Marie Klemann to Bernard B Steinbrink, 3 yrs. Weeks st, w a. 190 n 174th st. Ben'amin Freeman to Julius Kuntz and ano, due July 1, 1902, 6 per cent. Creston av, s e s. part lot 102; J Bennett Childs to Bella Peterson and ano, 2 yrs.

Assignments of Mortgages.

Hamershiag, Joseph, to Title Guarantee and Trust Co. Lawrence, Evelina T, to William Kelly. Ledoux, Paul W, to Geneva C Stopenhagen. Lowenfeld, Pincus, and ano to Carl Fischer... Suarez, Benigno S, gdn, to Benigno S Suarez,

exer.
Same to same
Schlumpf, William, to Sunizunga Brumneer
Tooker, Charles B, to John B Degnan.
Lawyers' Title insurance Co to the Lawyers'
Mortgage Co. Ward, Mary B, et al to Anna M V Gues-